From: Tommy K. Powell

Sent: Thursday, April 06, 2006 5:31 PM

To: Public Hearing

Subject: Keep Walmart out of the Banking business

I have a small business in an rural town in Georgia and have been attacked by the BIG BOX concept. Walmart believes it can go in to a area and run small "mom and pop" business completely out of business. They cut the price on items sometimes at or below cost to drive customers in and small business out of business. When small business person can not keep the doors open Walmart increases the prices by to their normal price.

The same will be for the banking industry, the same attacks will occur where small "home" banks will go out of business. This will cut out personal service, increase fees and cut out the ability to get local loans. Thousands of jobs will be lost with the closing of these banks.

Please vote NOT to allow Walmart to get in the banking business!

Sincerely,

Tommy K. Powell